

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	§	Group Art Unit:	3696
Herman Rodriguez, et al	§		
Serial No.: 10/733,837	§	Examiner:	Oyebisi, Ojo O.
Date Filed: December 11, 2003	§	Confirmation No.:	2209
	§		
Title: E-Check and E-Commerce	§	IBM Docket No.:	AUS920030906US1
	§	Atty Docket No.:	(4028)

Mail Stop Amendment  
 COMMISSIONER FOR PATENTS  
 P. O. Box 1450  
 Alexandria, VA 22313-1450

**SUMMARY OF EXAMINER INTERVIEW ON NOVEMBER 7, 2008**

This paper provides a summary pursuant to MPEP 713.04 of a telephonic Examiner Interview conducted on November 10, 2008 between the Examiner and Garland Charpiot, attorney for the Applicants. The Interview was conducted after the mailing of the Final Office Action on July 10, 2008.

Attorney for Applicants asked Examiner about the use of “negotiable instrument” and interpretation of the term by Examiner in evaluating independent claims 1, 17, and 23. Examiner stated that Examiner interprets both the Goeller and Drummond references to create negotiable instruments. Attorney for Applicants disagreed, stating that neither Goeller nor Drummond create negotiable instruments. Attorney for Applicants stated that the term has a specific definition which differs from interpretation by Examiner. Examiner stated that Examiner would research the definition of the term before generating the next Office Action.

*Commissioner for Patents  
December 1, 2008  
Page 2 of 2*

*Serial No. 10/733,837 Confirm. No.: 2209  
Art Unit: 3694 Examiner: Oyebisi, Ojo O.  
IBM Docket: AUS920030906US1(4028)*

Respectfully submitted,

December 3, 2008

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Date

/Garland D. Charpiot/

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